

STATE STUDENT ASSISTANCE COMMISSION OF INDIANA



CVO Program Guidelines

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State Student Assistance Commission of Indiana

CVO Program Guidelines

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CVO Program Guidelines

The CVO Program provides tuition and fee assistance at public colleges for eligible children of certain disabled or killed Indiana military veterans, eligible children and spouses of certain members of the Indiana National Guard killed while serving on state active duty, and eligible children and spouses of certain Indiana public safety officers killed in the line of duty. As a supplement to other state financial aid, the grant pays 100% of tuition and course related mandatory fees; it does not cover other fees such as textbooks or room and board. Thus there are three parts to the program: the CDV part for veterans, the ING part for the Indiana National Guard, and the PSO part for public safety officers.

1. **Program summary.** Please read the attached summary tables (Table I and Table II) of the students and covered adults (parent or spouse) eligible for the CVO program. Note also the certifier and from whom an application is required (Table I). Links to the applications can be found at www.in.gov/ssaci/programs/cvo.html.
 - a. An application is required for all students in the program except a Pupil in Soldiers' and Sailors' Children's Home. For these students, an original letter signed by the Superintendent of the Home is required; it functions as an application and must be presented to the financial aid office in the same way as an application (see, for example, point 15 below).
2. **Eligible institutions.** The CVO program is available only at a public college or university. As of 2005-06, these are:

Eligible Indiana Public Colleges and Universities for the CVO Program

Title IV Name

001786	Ball State University
001807	Indiana State University
001808	University of Southern Indiana
001843	Vincennes University

Indiana University Campuses

001809	Bloomington
001811	East (Richmond)
E01033	IUPUC (Columbus)
001813	IUPUI (Indianapolis)
001814	Kokomo
001815	Northwest (Gary)
001816	South Bend
001817	Southeast (New Albany)

Ivy Tech Community College of Indiana Campuses

035213	Bloomington
010038	Columbus
009925	Evansville/Tell City
009926	Fort Wayne
010040	Gary/Valparaiso/East Chicago/Michigan City
009917	Indianapolis
010041	Kokomo/Logansport/ Wabash
010039	Lafayette/Crawfordsville
009923	Madison/ Lawrenceburg/Batesville
009924	Muncie/Anderson/Marion
010037	Richmond/Connersville

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Eligible Indiana Public Colleges and Universities for the CVO Program

<i>Title IV</i>	<i>Name</i>
010109	Sellersburg
008423	South Bend/Warsaw/Elkhart
008547	Terre Haute/Greencastle
<i>Purdue University Campuses</i>	
001827	Calumet
001828	IPFW (Fort Wayne)
001826	North Central
001825	West Lafayette

3. **CVO and college admissions.** Except for high school students using CDV benefits, it would normally be expected that CVO students have a high school diploma or a GED to be admitted to an eligible college. But a student could be admitted using institutional “ability to benefit” criteria as well. In any event, the student must be admitted as a student approved to take courses for credit (and indeed be degree seeking in the non-CDV portion of the program: see Table I).
4. **Covered fees.** The program covers all tuition and course related mandatory fees at the eligible institution including those fees SSACI has approved for the Frank O’Bannon Grant. The tuition and fees associated with internships or “co-op” programs are not covered unless the student receives credit hours for the courses. Other institutional fees that are not course related such as application, processing, testing, and administrative fees are not covered. In general students must be taking actual credit hours to which the tuition and the fees apply and the tuition and fees must be billed through the institution’s bursar’s office (and not, for example, collected by the instructor).
 - a. Check with SSACI if there is any question about a course or fee before the fees are billed to SSACI. Special arrangements can be made with SSACI to cover certain materials that might be required for a course and are considered a required course fee by the institution. Such covered fees are limited and do not, for example, cover laptops, printers, scanners, digital cameras or the like even if required for enrollment.
5. **CDV historical hours.** Historical hours are CVO/CDV fee remission hours taken at an eligible institution prior to 2001-02, that is, the fee remission hours paid by the institution before SSACI took over the program. The college must report its hours and only its hours once and only once on the first billing record. SSACI will maintain the total number of hours used by the student for the CDV part of the program.
 - a. If a college paid less than 100% of the student’s fee remission, it is permitted to report historical hours at 70% of the actual hours. See the appropriate SSACI operational guidelines on iXchange for details.
 - b. If the institution knows the student had historical hours (i.e., hours prior to 2001-02) at another institution, *it should contact that institution and have them submit their own historical hours.*

6. **Credit and CDV/ING hours.** Covered CDV/ING hours must be taken for credit when the student enrolls. Hours given credit retroactively after the course starts or is finished are not covered. Distance learning courses, including correspondence courses, are covered if and only if the courses satisfy all of the following Frank O'Bannon Grant SSACI requirements for such courses:
 - a. Courses must start and end on the same or clearly comparable term schedules as traditional courses.
 - b. Courses must appear on an appropriate class schedule similar to if not the same as for traditional courses.
 - c. The courses are billed to the student in a manner comparable to traditional courses.
 - d. Courses must meet the same or clearly comparable 'return of funds' schedule as traditional courses.
 - e. Courses must be such that including them will not make the student ineligible for Title IV.
 - f. The school offering the distance education courses must offer at least one-half of their listed courses as traditional courses to at least one-half of their enrolled (full- or part-time) students.
7. **CVO and other aid.** All other tuition specific aid from any source state, federal, institutional, or private must be applied before the CVO fee remission benefit is applied (except certain federally mandated vocational rehabilitation grants and only those must be applied last). See the **Appendix** for an example.
8. **Hours for CVO and other SSACI aid.** Billing hours reported must be total covered CVO hours whenever the student has any other SSACI aid even if only part of the bill is paid by CVO and the rest is from the other SSACI aid. That is, the state guarantees 124 credit hours and how it pays for it is up to SSACI.
 - a. All credit hours SSACI pays for starting July 1st, 2001, are CDV hours even if other SSACI tuition-specific financial aid is used to pay some but not all of the charges.
 - b. However, if a student is using non-SSACI aid for tuition and fees, only that portion of the credit hours paid for from SSACI funds should be reported. For example, if the student is taking 15 credit hours but SSACI funds (from any source) pay only 12 hours and another non-state grant pays the remaining 3 hours, SSACI should be billed only for the 12 hours. That is, the student should be charged only 12 CDV/ING credit hours. See "Pro-rating hours and dollars" in the **Appendix** for examples.
9. **Refunds and CVO.** If a student drops classes after fee remission has been paid by SSACI and there is no refund of dollars, the paid hours are still considered used CDV/ING hours in the same way eligibility is counted for the HEA. That is, the refund procedures for CVO are the same as for HEA. See "Refunds" in the **Appendix** for examples.

- a. However, if payments are refunded to SSACI, the equivalent credit hours are not considered CDV/ING hours. That is, if the dollars are refunded to SSACI the appropriate number of credit hours must be “refunded” to the student. The hours would be pro-rated proportionally to the dollars using the refund percentage, that is, if the refund was 75%, the dollar charge would be 25% of the cost for the course; and 25% of the hours would be reported as well. See “Refunds” in the **Appendix** for examples.
10. **Pro-rating CDV/ING hours.** If a CDV/ING student has, for example, 11 hours remaining but is taking 12 hours and it is not possible to recalculate the charges for the exact 11 hours, reporting 11 hours and taking 11/12 ($=0.916667$) of the 12 hour dollar charges is an acceptable billing practice. This method can be used to pro-rate credit hours in other situations as well. See “Pro-rating hours and dollars” in the **Appendix** for examples.
11. **Satisfactory academic progress (SAP).** All CVO students must meet the satisfactory academic progress requirements for financial aid as defined by the college in order to receive the fee remission benefit. If the student comes under Title IV, those rules should be used; if the student does not come under Title IV, apply local departmental criteria; if that doesn't apply (or there are no such local criteria), apply the simple “one F” rule: for example, if a high school student has taken a pre-college course for credit and failed that course, then that student should not be permitted to use CVO funds for subsequent pre-college credit courses.
12. **When to submit CVO payment requests.** All CVO payments must be submitted to us in the semester in which they were incurred (except the summer session time frame is slightly extended) and by the published deadlines. Fall requests must come in the fall, spring in the spring, and summer by the published deadline and extended deadline. SSACI will not accept payment requests for the fall in the spring term or for spring after the school year is closed at the usual time in May/June. There will be no exceptions to this rule. If a school fails to bill for CVO payments during the appropriate term and year, it is responsible for paying the student's bills.
 - a. Summer sessions that end before the May/June reconciliation deadline could be billed under that academic year. That is, a summer session ending in mid-May of AY 2005-06 would use the 2005-06 FAFSA and be submitted using 2005 as the year.
 - b. But summer school billing requests that overlap fiscal years should use the new (next) business year if submitted after July 1. That is, a summer session as a trailer to AY 2005-06 and held in calendar year 2006 would use 2006 as the business year. The billing record must be submitted by the published deadline. The FAFSA used could be either the 2005-06 or 2006-07.
 - c. The SSACI Processing Schedule will list the exact dates along with the other final reconciliation dates.

- d. But note that refunds for prior years will continue to be accepted via the fee remission billing system (using FRBI files) in the usual way.

13. **FAFSA filing deadlines.** The FAFSA must be on file each year before any CVO billings are accepted. We recommend that students file the FAFSA at least two weeks before school starts but no later than 30 days before SSACI is billed. As a practical matter it is only necessary that the FAFSA be on file in plenty of time for schools to send an FRBI record.

- a. Given that SSACI has deadlines for billing for summer, fall, and spring terms, it would be wise for colleges to put in writing and disseminate to students when the FAFSA must be filed in order to have enough time to process the records. For example (and these are only examples):

Term	Billing deadline	FAFSA filing deadline
Summer	September 22	May 22 if summer session is a trailer, July 22 else
Fall	December 22	November 22
Spring	May 22	April 22

In short, the college should leave itself 30 days to process the information. Anything shorter might be unreasonable, anything longer might be cutting things too close.

- b. Which FAFSA to file. In the fall and spring, the FAFSA should be the appropriate one for that academic year, that is, in AY 2006-07, the FAFSA filed for both fall and spring terms should be the FAFSA for 2006-07. For summer schools, SSACI will accept either the FAFSA of the academic year of the summer school considered as a trailer or the FAFSA of the next academic year starting with the fall. For example, for classes taken in the summer of 2006, either the 2005-06 FAFSA or the 2006-07 FAFSA would be acceptable to SSACI.
- c. NOTE: FAFSAs filed in June of any year might not be automatically downloaded by SSACI, which usually stops downloading ISIR data on May 31 for the just-ending academic year. Students should file a FAFSA before or after June. However, if that is not possible SSACI can and will download individual FAFSAs on request if there is sufficient notice before the FRBI records are submitted.

14. **Clean FAFSAs.** Beginning with the 2005-06 academic year, all students must have clean FAFSAs on file.

- a. Among other things, this means that if the student is chosen for verification—federal, state or institutional—, the verification must be complete before SSACI can be billed.

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- b. The following two tables summarize the FAFSA requirements effective for the fall of 2005-06. The first table is general, the second details the Edits SSACI will check.

Policy	Implementation Date
FAFSA must be on file before SSACI is billed. The FAFSA must be 'clean'	Spring 2004-05
Clean FAFSAs are those without errors, that is, clear of SSACI edits used for HEA/FOC purposes that could affect a student's potential eligibility for state or federal aid. But SSACI's March 10 filing deadline, and 4-yr or 10 yr edits do NOT apply.	Any billing requests received on or after July 1, 2005 (FY06). See next table
Student must not be in default of a government loan or in overpayment status of a government grant	Any billing requests received on or after July 1, 2005 (FY06).
Student must maintain satisfactory academic progress	Spring 2004-05
Student must meet the residency requirements for the college of enrollment, that is, the residency requirement will no longer be waived for new applicants.	All new CVO applications approved on or after July 1, 2005. Non-residents admitted under the rule discussed above will be grandfathered in if they received the fee remission benefit in or before the 2004-05 academic year; else they are not eligible until they attain residency.

The following table is a list of the standard **SSACI errors or Edits** (called "reject reason codes" in the FRBI billing system), some of which will be used in the CVO system. Having a 'clean' FAFSA means not having any of the edits that will be checked. Other CVO edits might be defined as needed and promulgated in the usual way. (The following table does not include all FRBI reject codes as many are 'technical' in nature, for example, checks for non-decimal characters or certain last name matches. The full list of reject reason codes is available in documentation on iXchange.)

SSACI Edit	Evaluated for CVO	Comment
01-Filed late	No	But FAFSA must be on file and correct before billing
02-Residency	Yes	<i>Students grandfathered in if out-of-state and benefit used in 2004-05 or before</i>
03-Graduate student	No	CVO has internal check
04-Used 4 years	No	Applies to other state aid
05-Incomplete financials	Yes	<i>Must be fixed before billing</i>
06-DOB check	No	CVO has internal check
08-Not HS graduate	No	Applies to other state aid
10-Used 10 years	No	Applies to other state aid
11-Not US citizen/eligible non-citizen	Yes	<i>If fixable, must be fixed before billing</i>
12-Ineligible college	No	Only eligible schools can bill SSACI
14-No student signature	Yes	<i>Must be fixed before billing</i>
16-Scholar drug edit	No	Applies only to 21 st Scholarship
17-Overpayment/loan default	Yes	<i>Must be fixed before billing</i>
18-Dependency over-ride PJ	Yes	<i>Must be cleared before billing</i>
19-Financial over-ride PJ	Yes	<i>Must be cleared before billing</i>
20-Incorrect SSN	Yes	<i>Must be fixed before billing</i>
21-Reciprocity school problem	No	Reciprocity schools not eligible
22-Mailing address not Indiana	No	Information edit

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SSACI Edit	Evaluated for CVO	Comment
23-Missing/incorrect parent SSN	Yes	Must be fixed before billing
24-Scholar filing problem	No	Applies only to 21 st Scholarship
25-No parent signature	Yes	Must be fixed before billing

15. Program documentation. Remember also that you must have on file the proper signed and approved applications before you can bill us for CVO. The application must be in your hands before the term to which the billing applies. No awards will be made retroactive for terms completed before the application was approved. As a practical matter the application must be in your hands in sufficient time to bill us, which is the “real” date when the application must be in your hands.

- a. Put another way, if you can get the billing record to us before the deadlines we will pay CVO requests even if the application was approved and in your hands after the term starts but before it ends. Retroactive payments are out. In short, an application approved after the term will not pay for the term: An application approved in the fall will not pay for the previous summer and one in the spring can’t pay for the previous fall or summer. Keep in mind that payment requests and payments are not instantaneous: you must have the application in time to bill us up to the last day to reconcile.

16. CVO Fee Remissions and High School Students. There are two types of CVO/ING students, high school students or not, and their eligibility differs (see the summary Tables I and II). One type is children of disabled veterans (CDV) and Indiana National Guard members (ING), the other children and spouses of public safety officers (PSO). The difference in eligibility first depends on whether or not the course is taken for college credit and the second about whether or not the student has been regularly admitted to college and is in a degree program.

- a. In general, to be eligible, children of disabled veterans and Indiana National Guard (CDV/ING) students
 - i. must be admitted to the college even as a temporary student in such a way that if they had a high school diploma they could and would be regularly admitted, and they
 - ii. must be taking the college course for credit in such a way that the course would apply to their program when and if they are regularly admitted to the college.

This means that most CDV/ING eligible high school students taking college courses can be covered under CVO fee remission. Note also that they must file a FAFSA to receive the benefit just like any other student.

- b. In general, to be eligible, children and spouses of public safety officers (PSO) students
 - i. must be admitted to the college as a regular student;
 - ii. must be degree-seeking;

- iii. must be taking a college course for credit;
- iv. must be full-time; and
- v. covered children must be less than 23 years old.

This means that PSO eligible high school students are as a rule not covered under CVO fee remission.

- c. There are three additional points to note:
 - i. Simply because a course is a college placement course or is taught by a college representative does not make it eligible for fee remissions for a CVO eligible high school student. In particular, PSAT or SAT study courses and advanced placement courses are not covered by CVO fee remission.
 - ii. There must be (non-zero) credit hours attached to the course taken by CDV/ING high school students so that the fee remission hours can be applied to their 124 credit hour limit.
 - iii. CDV/ING high school students are subject to the institution's satisfactory academic progress (SAP) requirements for financial aid just as if they were regularly admitted to the institution. SAP must be monitored manually if necessary. Given that most high school students take few college courses, SAP most often means making an appropriate grade in the course. Thus if SSACI pays for a course that the high school student fails (or the student fails to maintain other SAP requirements), SSACI will no longer pay for classes until and unless the student is regularly admitted to an eligible college in the usual way and has met the institution's full SAP requirements.
- d. Finally, note that high school student can and should file a FAFSA just as college students would. However, if that is *absolutely impossible*, then special arrangements must be made with SSACI prior to submitting a billing request. That is the only way to guarantee that an appropriate database record is on file for the student before any billing attempts are made. Contact SSACI for instructions.

17. CVO and attendance at multiple schools the same time. CDV/ING students of Fee Remission Types 1, 2, 4, D and E (see summary Table I) can take credit courses at more than one eligible college at the same time and each college can bill SSACI separately. The student of course must meet all the usual requirements at both schools to be eligible and both schools must have on file a valid IDVA or MDI application.

- a. Note that Fee Remission Types 5, 7, and 9 must be full-time and degree seeking to receive the benefit, and Types 8 and A must be degree seeking. It is unlikely the student could be full-time or degree seeking or both at two different colleges at the same time.

18. **CVO and out-of-state or overseas study.** Under most circumstances, out-of-state study and overseas study are not covered under any of the CVO programs nor are administrative or processing fees. The eligible institution should check with SSACI before any commitments are made to the student as there are circumstances under which the courses *might* be covered, for example, if at minimum the following are true:
- a. The student must be enrolled for credit at the eligible institution.
 - b. All bills must be charged from and paid to the eligible institution even though the student is taking the courses off-campus.
 - c. The SSACI-covered costs cannot exceed nor be different than the charges made to comparable students taking on-campus classes in the usual way at the eligible institution.
 - d. The student and institution must receive prior permission from SSACI that the courses will be covered.
19. **Definition of a pupil.** A pupil in Soldiers' and Sailors' Children's Home (SSCH) is understood to be a graduate of the Home when it is considered a high school. Moreover, to be eligible he or she must meet the requirement "was admitted to the Soldiers' and Sailors' Children's Home because the person was related to a member of the armed forces of the United States". Eligibility is determined by the Superintendent of the SSCH. See Table I.
20. **Definition of CVO child.** To be a "child of" means to be the biological child of or the legally adopted child of the covered adult. The child must have been adopted while he or she was a dependent for financial aid purposes (as defined on the FAFSA), that is, an adoption once the child is considered independent is not sufficient. The adoption must take place before the student applies for the CVO program.
- a. Verifying the relationship of the child to the covered adult is the responsibility of the approving agency (see Table I). It should involve a well-defined process that might require birth certificate or legal adoption papers, although in many cases a signed statement attesting to the relationship is sufficient. However, if there is any doubt the verifying agency should ask for birth certificates or legal adoption documents and the like to verify the relationship.
 - b. Stepchildren not legally adopted by the covered adult are not eligible. However, children meeting the definition are eligible even if they subsequently become stepchildren, legally adopted or not.
 - c. NOTE: As a rule the certifying agency is responsible for verifying the information but SSACI does ask the colleges to alert it to anomalies if they have contrary information.
21. **Definition of a CVO spouse.** To be a "spouse of" means the covered student was in a legal union recognized by the state of Indiana at the time the husband or wife

police officer or firefighter died. Note that remarriage would not make the covered student ineligible.

- a. Verifying the relationship to the covered adult is the responsibility of the approving agency (see Table I). It should involve a well-defined process that might require a marriage certificate, although in many cases a signed statement attesting to the relationship is sufficient. However, if there is any doubt the verifying agency should ask for appropriate legal documents and the like to verify the relationship.
- b. NOTE: As a rule the certifying agency is responsible for verifying the information but SSACI does ask the colleges to alert it to anomalies if they have contrary information.

22. Dependency status. All institutions are required to collect appropriate information and verify residency and dependency using the appropriate CVO application.

- a. The status of the student as dependent or independent is determined in the usual way as on the FAFSA. If a professional judgment is made on the FAFSA, the usual SSACI rules apply.

23. Residency and employment requirements. There are Indiana residency requirements for both the covered adult and the covered student. In general, the covered veteran (CDV/ING) must be or have been an Indiana resident for at least 3 consecutive years. The covered public safety officer (PSO) must have been a resident of Indiana for at least three consecutive years at the time they became eligible for the program; moreover they must have been employed as a public safety officer by a public entity such as a town, city, county or the state.

- a. All students, child or spouse, must meet the stated in-state residency requirements of their chosen public college regardless of the covered persons status.
 - i. One of the statutory eligibility criteria is that the student be one "... who is eligible to pay the resident tuition rate at the state educational institution the person will attend as determined by the institution".
 - ii. Any students not meeting the residency requirements but previously admitted to the program under special arrangement between SSACI and the colleges will be grandfathered into the program and continue to receive benefits if and only they received the fee remission benefit in the AY 2004-05 or before; else they are not eligible until they attain residency.
- b. Covered veterans (CDV) must be or have been a resident of Indiana as determined by the Indiana Department of Veterans Affairs (IDVA) and SSACI for at least 3 consecutive years.

- c. Covered Indiana National Guard members killed in the line of duty while on state active duty or active military duty must meet the residency requirements as determined by the Military Department of Indiana in conjunction with SSACI. As a rule, membership in the Indiana National Guard is sufficient to determine residency.
- d. Covered public safety officers (PSO) must have been residents of Indiana as determined by SSACI for at least 3 consecutive years at the time they were killed in the line of duty.
 - i. Covered public safety officers (PSO) must have been employed by a *public* town, city, township, county, or the state in their official and covered capacity. Moreover, they must have been performing their covered duties as a public employee when killed, that is, “killed in the line of duty.”
- e. In general the covered student and their parents must at minimum meet the residency requirements as determined by SSACI.
- f. NOTE: As a rule the certifying agency is responsible for verifying the information but SSACI does ask the colleges to alert it to anomalies if they have contrary information.

24. Age of a child of deceased police officer, firefighter, or emergency medical technician (PSO).

- a. The student must be less than 23 years of age.
- b. If a student is 22 years of age when a term begins but becomes 23 during the term, that term is covered but all subsequent terms are not covered.
- c. NOTE: As a rule the certifying agency is responsible for verifying the information but SSACI does ask the colleges to alert it to anomalies if they have contrary information.

25. Undergraduate education.

- a. A child of POW/MIA from Vietnam War (CDV) or a spouse of a deceased police officer, firefighter, or emergency medical technician (PSO) is limited to the equivalent of one and only one undergraduate baccalaureate degree. In short, the same rules as for the Higher Education Award.
 - i. Two 2-year associate degrees or four 1-year certificates or a combination that does not exceed the equivalent of a 4-year baccalaureate degree are acceptable.
 - ii. To say 1-year or 2-year or 4-year does not mean the student must earn the certificate or degree in those time frames. The terms are generic terms referring to a type of program or course of study.

26. Credit hour limits for CDV/ING students. A pupil in the Soldiers' and Sailors' Children's Home, a child of a Purple Heart recipient, wounded veteran, a child of

deceased or disabled veteran, or a child and spouse of a covered Indiana National Guard member are limited to 124 credit hours of either undergraduate or graduate education. These hours are "CDV hours".

- a. All hours SSACI pays for starting July 1st, 2001, are CDV hours even if other SSACI tuition-specific financial aid is used to pay some but not all of the charges.
- b. If a student drops classes after fee remission has been paid by SSACI, the paid hours are still considered used CDV hours in the same way eligibility is counted for the Frank O'Bannon Grant.
- c. However, if payments are refunded to SSACI, the equivalent credit hours are not considered CDV hours. That is, if the dollars are refunded to SSACI the appropriate number of credit hours must be "refunded" to the student. See "Refunds" in the **Appendix** for examples.
- d. Prior to July 1st, 2001, CDV historical hours are those hours and only those hours paid for by institutional fee remissions and they count towards the credit hour limit.
- e. Institutions are required to tell SSACI the number of CDV hours paid for by their historical institutional fee remissions program for each and every student they enroll if the student attended and had fee remissions paid before July 1, 2001.
- f. Institutions need only report CDV historical hours when and if students were or are enrolled at their institution; institutions are not responsible for tracking historical hours at other institutions unless they have recorded those hours. In this case, they should contact the other institution and have them report the historical hours directly to SSACI.

27. Determination of eligibility. The office or state agency responsible for determining the fee remission eligibility of the covered veteran, Indiana National Guard member, or public safety officer is listed in the summary Table I.

28. Program eligibility.

- a. In general, to be eligible, children of disabled veterans (CDV) or children and spouses on ING students
 - i. must be admitted to the college even as a temporary or guest student, that is, they must be a person "who possesses the requisite academic qualifications", and they
 - ii. must be taking the college course for credit in such a way that the course would apply to their program when and if they are regularly admitted to the college in a degree program;
 - iii. NOTE: CDV/ING students do not have to be in degree programs but must be taking the courses for credit.

- b. In general, to be eligible, children and spouses of public safety officers (PSO) students
 - i. must be admitted to the college as a regular student,
 - ii. must be degree-seeking,
 - iii. must be taking courses for credit,
 - iv. must be full time, and
 - v. covered children must be less than 23 years old.

This is a more restrictive set of conditions than those for CDV/ING students.

29. Reapplication. Whenever a CVO student changes college or stops out for more than two consecutive semesters (excluding summer school), they must re-apply for admission into the program, including stop-outs returning to the same school.

- a. Because there is no application for a Pupil in Soldiers' and Sailors' Children's Home (SSCH), these students must receive approval from SSACI that they are again eligible for the program. The student must supply to SSACI a copy of the original letter from the SSCH attesting to their eligibility as part of the recertification process
- b. If a student attends summer school at a different school and intends to return to his or her home school in the fall, SSACI would prefer if the summer school would accept a copy of the student's application from the home school rather than require reapplication. However, if it is the stated policy of the college to require a new application for summer school, the student should be so informed prior to enrollment so that there is adequate time to re-apply to the appropriate certifying agency.

30. Veterans with 0% disability. The Indiana Department of Veterans Affairs (IDVA) is the agency responsible for determining the veteran's eligibility for the Remission of Fees for the Child of a Disabled Veteran (CDV) program. Its interpretation of the rules regarding 0% service connected veterans is that:

- a. Any student enrolled under this benefit before July 1, 2005, as the child of a 0% service connected veteran is grandfathered in the program and will be allowed to use their remaining hours. This also means that any such student who was previously enrolled under this benefit before July 1, 2005, and who renews their enrollment is also grandfathered and will be allowed to complete the 124 hours.
- b. Any new student of a 0% veteran who is approved by IDVA for this benefit before July 1 2005 **and** who starts school by the fall of 2005 will have eligibility for the 124 hours.
- c. **LEGISLATIVE CHANGE:** Effective July 1, 2006, the child of a veteran with 0% service connected disability will be eligible to be approved for the fee remission. However, this re-instatement is effective only for

students who apply to the IDVA during 2006-07. Further legislative action will be required to fully re-instate that class of students into the program.

It should be further noted that the children of veterans who have the Purple Heart Medal or veterans who died of a service connected death will not necessarily have a disability percentage assigned. There are blocks on the application form for both service connected death and the Purple Heart Medal both of which qualify without regard to disability. Children of this group of veterans, and of course those with a disability greater than zero (0), are unaffected by this change and remain eligible.

31. **Grandfathering students and appeals.** Whenever eligibility for the fee remission is denied, each of the certifying agencies has an appeal process: the Indiana Department of Veterans Affairs, the Military Department of Indiana, and SSACI (for public safety officers). Appeals for other parts of the program must originate with SSACI and those appeals would come into play after eligibility is approved but there is a problem meeting SSACI financial aid requirements. All appeals to SSACI must be in writing with supporting documentation.

State Student Assistance Commission of Indiana

Table I: Children Of Disabled Veterans And Public Safety Officer Fee Remission Programs Applies Only To Public Colleges And Universities						
SSACI Type Code	Covered Student (Statute)	Education Level	Maximum Credit Hours	Other Restrictions	Certifier*	Application Required From
1	Pupil in Soldiers' and Sailors' Children's Home (IC 20-12-19-1. Sec 1 (b) (1))	U/G	124		SSCH/SSACI	(None)
2	Child of Purple Heart recipient or wounded veteran (IC 20-12-19-1. Sec 1 (b) (2))	U/G	124		IDVA	IDVA
3	Child of POW/MIA from Vietnam War (IC 10-17-7)	U	No limit		IDVA	IDVA
4	Child of deceased or disabled veteran (IC 20-12-19-1. Sec 1 (b) (3))	U/G	124		IDVA	IDVA
5	Child of publicly employed police officer or firefighter killed in the line of duty (IC 20-12-19.5-1. Sec 1 (a)) (Subsumes IC-1-2-5 for State Police).	U/G	No limit	Less than 23 years of age Full-time enrollment Degree seeking	SSACI/PERF	SSACI
6	Spouse of publicly employed police officer or firefighter killed in the line of duty (IC 20-12-19.5-1. Sec 1 (b)).	U	No limit	Degree seeking	SSACI/PERF	SSACI
7	Child of permanently disabled state trooper (IC 10-12-2-11)	U/G	No limit	Less than 23 years of age Full-time enrollment Degree seeking	SSACI/PERF	SSACI
8	Spouse of permanently disabled state trooper (IC 10-12-2-11)	U	No limit	Degree seeking	SSACI/PERF	SSACI
9	Child of a publicly employed paramedic, emergency medical technician, or advanced emergency medical technician killed in the line of duty (IC 20-12-19.5-1. Sec 1 (a)).	U/G	No limit	Less than 23 years of age Full-time enrollment Degree seeking	SSACI/EMS	SSACI
A	Spouse of a publicly employed paramedic, emergency medical technician, or advanced emergency medical technician killed in the line of duty (IC 20-12-19.5-1. Sec 1 (b)).	U	No limit	Degree seeking	SSACI/EMS	SSACI
D	Child of Indiana National Guard member killed while on state active duty (IC 20-12-19.7) or while on active military duty as covered under Type Codes 2 or 4.	U/G	124		MDI	MDI/SSACI
E	Spouse of Indiana National Guard member killed while on state active duty (IC 20-12-19.7) or while on active military duty as covered under Type Codes 2 or 4.	U/G	124		MDI	MDI/SSACI
<p>*IDVA = Indiana Department of Veteran's Affairs. Student must complete IDVA application.</p> <p>*MDI = Military Department of Indiana (Indiana National Guard). Must complete MDI/SSACI application.</p> <p>*SSACI/EMS = Student must have an official letter from appropriate public safety department showing employment of covered person; letter sent to SSACI; SSACI verifies eligibility through the Emergency Medical Services agency.</p> <p>*SSACI/PERF = Student must have an official letter from appropriate public safety department showing employment of covered person; letter sent to SSACI; in addition SSACI verifies eligibility through PERF Benefits Administration and the 1977 Police Officers' & Firefighters' Pension and Disability Fund. Student could also have a letter from PERF.</p> <p>*SSACI/SSCH = Student must have an official letter from superintendent of Soldiers' and Sailors' Children's Home (SSCH); letter sent to SSACI for verification</p>						

State Student Assistance Commission of Indiana

Table II: Children Of Disabled Veterans And Public Safety Officer Fee Remission Programs Applies Only To Public Colleges And Universities						
SSACI Type Code	Covered Student (Statute)	Covered Person Residency	Covered Student Residency	Must Meet SAP	High school student	File a FAFSA
1	Pupil in Soldiers' and Sailors' Children's Home (IC 20-12-19-1. Sec 1 (b) (1))	Student and parents must be Indiana residents	In-state resident tuition eligible	Yes	Credit courses only	Yes
2	Child of Purple Heart recipient or wounded veteran (IC 20-12-19-1. Sec 1 (b) (2))	Person must have been IN resident 3 or more years	In-state resident tuition eligible	Yes	Credit courses only	Yes
3	Child of POW/MIA from Vietnam War (IC 10-7-7)	Person must have been IN resident 3 or more years	In-state resident tuition eligible	Yes	Credit courses only	Yes
4	Child of deceased or disabled veteran (IC 20-12-19-1. Sec 1 (b) (3))	Person must have been IN resident 3 or more years	In-state resident tuition eligible	Yes	Credit courses only	Yes
5	Child of publicly employed police officer or firefighter killed in the line of duty (IC 20-12-19.5-1. Sec 1 (a)) (Subsumes IC-1 -2-5 for State Police).	Person must have been IN resident when deceased	In-state resident tuition eligible	Yes	No	Yes
6	Spouse of publicly employed police officer or firefighter killed in the line of duty (IC 20-12-19.5-1. Sec 1 (b)).	Person must have been IN resident when deceased	In-state resident tuition eligible	Yes	No	Yes
7	Child of permanently disabled state trooper (IC 10-12-2-11)	Person must have been IN resident when disabled	In-state resident tuition eligible	Yes	No	Yes
8	Spouse of permanently disabled state trooper (IC 10-12-2-11)	Person must have been IN resident when disabled	In-state resident tuition eligible	Yes	No	Yes
9	Child of a publicly employed paramedic, emergency medical technician, or advanced emergency medical technician killed in the line of duty (IC 20-12-19.5-1. Sec 1 (a)).	Person must have been IN resident when deceased	In-state resident tuition eligible	Yes	No	Yes
A	Spouse of a publicly employed paramedic, emergency medical technician, or advanced emergency medical technician killed in the line of duty (IC 20-12-19.5-1. Sec 1 (b)).	Person must have been IN resident when deceased	In-state resident tuition eligible	Yes	No	Yes
D	Child of Indiana National Guard member killed while on state active duty (IC 20-12-19.7) or while on active military duty as covered under Type Codes 2 or 4.	State active residency determined by MDI	In-state resident tuition eligible	Yes	Credit courses only	Yes
E	Spouse of Indiana National Guard member killed while on state active duty (IC 20-12-19.7) or while on active military duty as covered under Type Codes 2 or 4.	State active residency determined by MDI	In-state resident tuition eligible	Yes	Credit courses only	Yes

Appendix: Computational Examples and Rules

Decimal Places

Data Elements from FRBI record	Numeric format (as a string)
Other SSACI aid for the term	#####.##
Current billable term charges or NMT award	#####.##
Current actual term charges	#####.##
Current billable credit hour load	###.#
Current actual credit hour load	###.#
CVO historical hours used	###.#

The table lists the data elements on the FRBI record that require decimal places.

- In computing dollars, schools should truncate or round to 2 decimal using the same method they use for student billing purposes: truncating or rounding. That is, if tuition and fees are calculated as \$2,345.6789 but students are billed \$2,345.67 then so should SSACI. However, if students are billed, \$2,345.68 then so should SSACI. SSACI assumes the institution has a clear, defensible, consistent and articulated policy on rounding of decimal places. However, if the institution has no clearly articulated policy on treating decimals, all dollar mounts must be truncated to two (2) decimal places:
 - \$2,345.6789 becomes \$2,345.67;
 - \$2,345.674 becomes \$2,345.67; and
 - \$2,345.00 becomes \$2,345.00.
- In computing credit hours, the school should use and report to SSACI in the same way they report to students: truncating or rounding. That is, if for creating a transcript, the hours 13.56 would be reported as 13.5, then it should be so reported to SSACI. However, if the transcript shows 13.6, it should be so reported to SSACI. SSACI assumes the institution has a clear, defensible, consistent and articulated policy on rounding of decimal places. However, if the institution has no clearly articulated policy on treating decimals, all credit hours should be rounded up to one (1) decimal place:
 - 13.467 hours becomes 13.5 hours;
 - 13.444 hours becomes 13.4 hours; and
 - 13.000 hours becomes 13.0.

*If the school has a clear, defensible, consistent and articulated internal policy of how to handle decimal places, it must be followed. If it does not, then the school must **truncate dollars down** and **round up hours** to the required decimal places.*

Historical Hours

- A student took 15 credit hours in 1999 at an institution that paid only 70% of the student bills. The historical hours to report are thus $.70 * 15 = 10.5$. NOTE: if the credit hours have no decimal places, then multiplying by .70 will always yield one decimal value which can be reported as such.
- A student took 17.5 credit hours in 1999 at an institution that paid only 70% of the student bills. The historical hours to report are thus $.70 * 17.5 = 12.25 = 12.2$ or 12.3 as indicated by the method above in Decimal Places.

Pro-rating hours and dollars

Example 1

1. A CDV student has used 110.4 of the 124 credit hours and therefore has 13.6 hours remaining.
2. The student is taking 18 credit hours at a covered cost of \$4,056.78.
3. The hours reported to SSACI should be 13.6
4. The dollar amount billed to SSACI should be prorated by the hours:
 - a. $(13.6/18) * 4056.78 = .75555 * 4056.78 = 3065.1226 = 3065.12$ by either method above in Decimal Places.

Example 2

1. A CDV student has 13 credit hours remaining.
2. The student is taking 18 credit hours at a covered cost of \$4,056.78.
3. The hours reported to SSACI should be 13.
4. The dollar amount billed to SSACI should be prorated by the hours:
 - a. $(13/18) * 4056.78 = .72222 * 4056.78 = 2929.8966 = 2929.89$ or 2929.90 by the appropriate method above in Decimal Places.

Example 3

1. A CVO student has Foster Foundation Scholarship of \$2,000 which must be applied to tuition and fees. Moreover it must be applied before the student receives the CVO fee remission.
2. The student is taking 18 credit hours and has a bill for covered tuition and fees of \$5,678.
3. If it turned out that 9 credit hours cost exactly the \$2,000 from the Foster Scholarship then SSACI would be billed for 9 credit hours and \$3,678 ($18-9=9$ and $5678-2000=3678$).
4. If there is no practical way to split out the hours and cost between Foster and SSACI, then the following can be done:
 - a. SSACI will be billed for \$3,678 ($=5678-2000$). The ratio of the amount of billed dollars to actual costs is $3678/5678 = .64776$. That ratio can be used to determine the credit hours reported to SSACI as: $.64776 * 18 = 11.6573 = 11.6$ or 11.7 by the appropriate method above in Decimal Places.

Example 4

1. A CVO student has an HEA of \$2,345.
2. The student is taking 18 credit hours and has a bill for covered tuition and fees of \$5,678.
3. CVO would be billed for $\$3,333 = 5678 - 2345$ and HEA for \$2,345 but the entire 18 credit hours would be reported to SSACI as part of the CVO billing.

Refunds (return of funds)

Ideally CVO billings would not take place until the SSACI refund period is over and the students exact bill is know. But even then there might be adjustments to credit hours. There are features in common with HEA refunds in doing CVO refunds, especially in the recalculation of dollars, but CVO must also include a recalculation of credit hours.

Example 1

1. A CVO student drops out of school during the 100% refund period. SSACI would be billed for no dollars and no hours.

Example 2

1. A CVO student signs up for 15 credit hours with a bill for covered tuition and fees of \$6,898.78.
2. The student drops all classes during the 75% refund period, that is, during the period in which the student would be charged 25%.
3. SSACI can be billed for 25% of the dollars just as the student would be and also for 25% of the credit hours:
 - a. Dollars would be billed at $.25 * 6898.78 = 1,724.695 = \$1,724.69$ or 1724.70 by the appropriate method above in Decimal Places.
 - b. Hours must be adjusted in the same way. Hours billed would be $.25 * 15 = 3.75 = 3.7$ or 3.8 by the appropriate method above in Decimal Places.

Example 3

1. A CVO student signs up for 15 credit hours with a bill for covered tuition and fees of \$6,989.78.
2. The student drops one class of three hours for a credit hour load of 12 hours and stays enrolled in the 12 hours.
3. If it is during the 100% refund period (dropping classes without penalty), the bill would be recalculated for 12 hours just as if the student had signed up for only the 12 hours.
4. If the class is dropped during a period when charges are assessed, both the dollar amount and credit hours would be adjusted accordingly.
 - a. If the student drops during the 60% refund period, then the student would be charged 40%.
 - b. If the tuition and fees for the dropped course is \$466, SSACI could be billed at $.40 * 466 = \$186.4$ by either Decimal Places method.
 - c. The total amount reported to SSACI would be $6898.78 - 466$ as the amount for the other courses plus 186.40 for the dropped course for a total of \$6,619.18.
 - d. The hours would be adjusted to be $3 * .4 = 1.2$ by either Decimal Places method.
 - e. The total hours reported to SSACI would be 12 for the other courses plus 1.2 for the dropped course for a total of 13.2 hours.